



Your full spectrum lender!SM

Kawasaki New Vehicle Rate Sheet
May 2018



Program:	Platinum	Gold		Standard	
FICO:	700 +	699 - 661	660 - 600	599 - 580	579 & Below
Payment to Income (PTI):	Max 20%	Max 20%	Max 20%	Max 20%	Max 20%
Debt to Income (DTI):	Max 100%	Max 100%	Max 100%	Max 100%	Max 100%
Min Income:	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800
Max Term:	60	60	60	48	36
Rates:	8.99% - 21.99%	14.99% - 21.99%	14.99% - 23.99%	23.99%	Usury
Dealer Fee	10%	10%	10%	10%	10%
Min Down Payment:	Min 10%	Min 15%	Min 15%	Min 20%	Min 30%
Max LTV (MSRP) :	110%	110%	110%	110%	80%

Rebates & Incentives

Now available on Westlake Financial Deals.

Rebates provided to customers must be entered in DealerCenter

Deal must receive a Westlake Approval

Near-Prime Financing • No Min Job Time • No Min Residence Time

Westlake Policies

Bankruptcy	Discharged Bankruptcies accepted. No Open or Dismissed BK's
Repossessions	Yes. Customer with Westlake or Wilshire Consumer Credit repossessions not accepted Current Westlake Customers must be pre-checked.
Contracts	Simple interest arbitration contracts only. Contracts sent to Westlake 21+ days past approval date will be returned to dealer and requires dealer to resubmit deal with new approval.
Acquisitions Fees	A non-refundable acquisitions fee will be assessed for each loan based on credit quality.
Minimum Payment	The minimum payment for any Westlake Financial Services loan is \$200 per month
Rebates / Incentives	Rebates eligible on all Westlake Deals. Rebates provided to customers must be entered in DealerCenter and dealer must receive an approval. Rebates cannot be used as down payments.
Open Autos	One Open Auto with current status (not currently delinquent) OK. Customers with open motorcycle, ATV, Side by Side, watercraft or any other recreation loan will not be accepted. Dealer is responsible to review customers credit for open powersports/recreation loans. Must be traded in or show proof of payoff. Maximum amount financed of \$7,500 and minimum down payment of 35%.

Westlake Financial Services

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Additional Westlake Policies are listed on Westlake's Program Guidelines located in DealerCenter.